

WHAT IS CLAIMED IS:

1 1. A method for protecting consumer personal data, the method
2 comprising:
3 receiving an application for a payment instrument, wherein the application
4 comprises personal data and a privacy preference of a consumer;
5 saving the application in electronic form in a database; and
6 storing at least some of the personal data and the privacy preference onto the
7 payment instrument.

1 2. A method as in claim 1, wherein the payment instrument comprises a
2 credit or debit card having a magnetic stripe, and wherein at least some of the personal data
3 and the privacy preference are electronically stored on the magnetic stripe.

1 3. A method as in claim 1, wherein the payment instrument comprises a
2 check, and wherein the privacy preference is printed onto the check.

1 4. A method as in claim 1, wherein the payment instrument comprises a
2 credit or debit card with a processor and electronic memory, and wherein the personal data
3 and the privacy preference are electronically stored in the memory.

1 5. A method as in claim 1, further comprising reading the personal data
2 and the privacy preference at a merchant location when the consumer is making a purchase
3 using the payment instrument, and saving the personal data and the privacy preference at a
4 merchant storage location.

1 6. A method as in claim 5, further comprising mailing marketing material
2 to the consumer only if permitted by the consumer's privacy preference.

1 7. A method as in claim 1, wherein the privacy preference indicates that
2 the consumer would like to receive marketing material only from merchants that the
3 consumer does business with.

1 8. A method as in claim 1, wherein the privacy preference indicates that
2 the consumer would like to receive marketing material only from merchants that the
3 consumer does business with and their affiliates.

1 9. A method as in claim 1, wherein the privacy preference indicates that
2 the consumer would like to receive marketing material only from the bank that the consumer
3 does business with.

1 10. A method as in claim 1, wherein the privacy preference indicates that
2 the consumer does not want any marketing material.

1 11. A method for protecting consumer personal data, the method
2 comprising:
3 receiving in electronic form at a server computer a consumer's privacy
4 preference relating to business transactions;
5 saving the preference in a database;
6 receiving a request to send a mailing to the consumer;
7 accessing the database to determine the consumer's privacy preference; and
8 sending the mailing to the consumer only according to the consumer's privacy
9 preference.

1 12. A method as in claim 11, wherein the consumer's privacy preference
2 indicates that certain marketing material may be sent to the consumer, and wherein the
3 database is accessed to determine if the request may be fulfilled.

1 13. A method for protecting consumer personal data, the method
2 comprising:
3 providing the consumer with a payment instrument having stored thereon a
4 privacy preference;
5 reading the privacy preference from the negotiable instrument when making a
6 purchase at a merchant location;
7 saving the privacy preference in a merchant database; and
8 contacting the consumer only in accordance with the privacy preference.

1 14. A method as in claim 13, wherein the payment instrument comprises a
2 credit or debit card having a magnetic stripe, and wherein at least some of the personal data
3 and the privacy preference are electronically stored on the magnetic stripe.

1 15. A method as in claim 13, wherein the payment instrument comprises a
2 check, and wherein the privacy preference is printed onto the check.

1 16. A method as in claim 13, wherein the payment instrument comprises a
2 credit or debit card with a processor and electronic memory, and wherein the personal data
3 and the privacy preference are electronically stored in the memory.

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